

The Client Files

Homeownership Capacity grantee (the “Grantee”) must retain a Client File for each individual who enters the Homeownership Capacity Program (the “Program”). See the [Homeownership Capacity Manual](#) (the “Manual”) for definitions and requirements for each Program Performance Threshold. Below, Minnesota Housing has provided additional guidance on documentation that must be retained in each Client File for each Program Performance Threshold.

Chart A. Identifies documents that must be retained in the Client file for each Program Performance Threshold.

Chart A.

CLIENT FILE DOCUMENTS	Program Performance Thresholds			Client Stopped Communication
	Intake	Program Completion	Outcome	
Coaching Agreement/ Disclosure Form	X			
Combined Privacy Act Notice and Tennessen Warning	X			
DCS Fields Data and Supporting documents	X	X		
Credit Report	X	X		
Action Plan	X	X		
Program Completion Form		X		
Outcome Data Form			X	
Case Notes	X	X		X

Additional Guidance:

- Program Performance Threshold data must be collected and reported within 60 days. See the [Manual](#) for additional requirements. Date reported in the DCS must reflect the date of service.
- Action Plan shall include, but is not limited to:
 - **Intake:**
 - Include notes on client eligibility and a summary of items the Client would like to improve on during their involvement in the Program.
 - **At Program Completion:**
 - If the Client decides to pursue homeownership, the Homeownership Advisor may refer Clients to pre-purchase homebuyer education and counseling as evidenced by the Program Completion Action Plan.
 - If applicable, the Action Plan can be provided on a more frequent basis at the discretion of the Homeownership Advisor.
 - Complete the [Program Completion Form](#) and see below for additional guidance on when a client is determined financial empowered.

Homeownership Capacity Data Collection System Reporting

Chart B. below identifies what must be collected and reported into the Homeownership Capacity Data Collection System (DCS) at each Program Threshold: Intake, Program Completion and Outcome. For all other Program requirements, refer to the [Manual](#).

Chart B.

DCS Reporting		Intake	Program Completion	Outcomes	Additional Information / Resources
CLIENT & PROGRAM INFORMATION	Client Name (Last Name, First Name)	X			Client Name for Primary and Secondary Client (<i>if applicable</i>).
	Data Collection Date	X	X	X	
	Coach Name	X			
	Address (Street, City, Zip)	X			
	County	X			Use drop down list for Minnesota counties
	Banking Status	X			Use drop down for options: <ul style="list-style-type: none"> Banked Unbanked
	1st Generation Homebuyer	X			Use drop down for options: <ul style="list-style-type: none"> Yes No Unknown
	Barriers	X			Complete Secondary Barrier section, <i>if applicable</i> . Use drop down for options: <ul style="list-style-type: none"> Credit Savings Budgeting / Money Management Behavior Emotional Barriers Debt Insufficient Income / Employment History None (only available in Secondary Barrier)
	Race	X			If Client identifies with multiple races, up to three races may be identified in the DCS. The same Race/Ethnicity cannot be entered more than once. If Client identifies with one race only, "none" must be selected for secondary and third race. Use drop down for options: <ul style="list-style-type: none"> American Indian - Anishinaabe/Ojibwe American Indian - Dakota/Lakota American Indian - Other North American Indian Tribal Affiliation American Indian - Central or South American Indian American Indian – Other than Those Listed Above Asian - Hmong Asian - Asian Indian Asian - Chinese

CLIENT FINANCIAL INFORMATION				<ul style="list-style-type: none"> Asian - Vietnamese Asian - Other Black / African-American - Family in America for Multiple Generations Black / African-American - Somali Black / African-American - Ethiopian Black / African-American - Other Pacific Islander White - European White - Middle Eastern or North African White - Other None (only available for questions "Race, if more than one/two races")
	Hispanic, Latinx or Spanish Origin	X		Select options: <ul style="list-style-type: none"> Yes No DCS defaults to No If "Yes" was selected for "Hispanic, Latinx and Spanish Origin," use drop down for ethnicity options: <ul style="list-style-type: none"> Mexican, Mexican American, or Chicano Puerto Rican Cuban Spaniard/Spanish/Spanish American Other Hispanic/Latinx
	Number of Adults	X		
	Number of Minor Children	X		
	Client Birth Year	X		
	Rent	X		Monthly rent amount
	Savings	X	X	Includes all liquid funds in a bank account, cash at home or on hand, Individual Development Account (IDA) account dollars, etc.
	Monthly Household Income	X	X	Income reported should include gross monthly household income . Use income of all household members who permanently reside in the residence and who contribute to the budget. While the income you provided is monthly, if the gross annual income is less than \$20,000, provide a brief explanation of how this Client will be able to achieve homeownership. RESOURCE: Grantees may use the Spending Plan available on Minnesota Housing's website.
Credit Score	X	X	If pulling multiple, use the lower score of two scores, or middle score if three scores are pulled. Score must be Experian, Equifax, or Transunion. The credit report may be pulled within 30 days of the Intake date. If the Client does not have a credit score, enter 0. When there is more than one Client: Use the lower of the two scores after the above direction has been followed.	
Collections/Judgments	X		All Clients:	

	Balance			<p>Collections/Judgment payments balance as reported by credit report. Do not include medical or student loan collection/judgment balances.</p> <p>When there is more than one Client: Report the combined balances</p>
	Credit Cards/ Unsecured Balance	X		<p>All Clients: Credit Cards and unsecured loan balance as reported by credit report.</p> <p>When there is more than one Client: Report the combined balances</p>
	Student Loan Balance	X		<p>All Clients: Student loan balance as reported by credit report.</p> <p>When there is more than one Client: Report the combined balances.</p>
	Secured/ Auto Loans	X		<p>All Clients: Auto and other secured loan balance as reported by credit report.</p> <p>When there is more than one Client: Report the combined balances.</p>
	Notes	X	X	
PROGRAM COMPLETION ONLY	Client Pursuing Homeownership		X	<p>Complete the Program Completion Form, determine if Client is financially empowered and retain in the Client File.</p> <p>To determine if the Client is financially empowered, the client must respond "yes" to two of the three financially empowered questions in the Program Completion Form. If the Client responds "no" to two of the three financially empowered questions, a final outcome must not be collected. If the Client responds "No" to two of the three financially empowered questions and the Client is pursuing homeownership, Program Completion and a final Outcome must not be collected. Minnesota Housing would recommend continued coaching and Program Completion to be completed at a later time.</p> <p>Client Pursuing Homeownership?</p> <ul style="list-style-type: none"> • Yes • No <p>DCS defaults to No</p> <p>If not, why?</p> <ul style="list-style-type: none"> • Too expensive to buy • Not enough savings • Credit too low • Not ready emotionally • Financial difficulties • Other <p>If yes, final outcomes may be entered when obtained only if the Program Completion shows the Client is Financially Empowered.</p>

OUTCOME ONLY	Client is Financially Empowered and Purchased a Home			X	<p>I certify the Outcome selected is true and accurate. Supporting documentation to the Outcome, if applicable, has been collected and retained in the client file.</p> <p>Complete the Outcome Data Form, obtain the supporting document required for this Outcome and retain the in the Client File.</p>
	Client is Financially Empowered and Decided Not to Purchase			X	<p>I certify the Outcome selected is true and accurate. Supporting documentation to the Outcome, if applicable, has been collected and retained in the client file.</p> <p>Complete the Outcome Data Form, obtain the supporting document required for this outcome, if applicable, and retain the in the Client File.</p>
	Client is Financially Empowered and Continues to Pursue Homeownership			X	<p>I certify the Outcome selected is true and accurate. Supporting documentation to the Outcome, if applicable, has been collected and retained in the client file.</p> <p>Complete the Outcome Data Form, obtain the supporting document required for this outcome, if applicable, and retain the in the Client File.</p>